PRE-BID QUERIES FOR THE MEETING HELD ON 14.05.2024

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			Vidal Health	MAGGNESSA Healthcare Consultancy Services Pyt Ltd	Vendor
54	23	21	11	21	RFP Document Reference (s) Page Number
20	9	6.9.1 (2)	ш	6.9.1	RFP Document Reference(s) (Section)
Details of Tie- ups with PSUs/ Private Insurers- Name of the PSUs / Private Insurers with whom any tie-up is available (Attach the list with service specification)	Tie up with other Life/General Insurance Companies including volume handling	Experience Certificate	The MSP should have a minimum of 3 years experience in conducting Pre-Policy Medicals under Life Insurance.	Experience Certificate	Clause (in brief) of RFP requiring clarification(s)
Is data to be shared for volume handled for pre-policy only?	Tie up with other Life/General policy only or to be shared for other Insurance Companies claims (health) claims volume can be shared.	From whom experience certificate is required. Can we submit self declaration for the same.	What are the document to be shared? Is it self declaration?	Format of Expereince Certificate	Brief details/ Query in reference to the clause
For pre-policy medicals and other claims (health)	For pre-policy medicals and other claims (health)	Adequate proof to establish the experience on volume and the number of years is to be submitted as discussed.	Adequate proof to establish the experience on volume and the number of years is to be submitted as discussed.	Adequate proof to establish the experience on volume and the number of years is to be submitted as discussed.	Reply



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	Medpiper Technologies			
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a minimum of 3 years experience in conducting Pre-Policy Medicals under Life Insurance. 3 -While conducting VMER, the following aspects should be provided: a. Full body Photograph of the Life Assured should be taken along with location coordinates/geo tagging & submitted along with the report. The photo of the Doctor conducting the report should also be made available. b. Video files of the VMER should be uploaded to LIC as per specifications provided.	a The MSP should have facility of submitting medical reports online in proper formats with lab ranges along with seal & signature of doctor of Diagnostic Centre & Proposer	Technical & Financial Bid document	PRE-CONTRACT INTEGRITY PACT	Non-Disclosure Agreement
Is 3 years of experience in conducting Pre-Criteria for evaluation is clearly Policy Medicals under Life Insurance an absolute requirement for MSP qualification, or would a strong application with slightly less experience be considered? For the LIC VMER submissions, can you clarify the required video format and any maximum file size limits for uploading? To 150 MB.	Is the proposer's signature required only on the MER, or are other reports required to be signed as well?	Do need to submit the physical copy also?	Do need to submit the physical copy also?	Do need to submit the physical copy also? Not at the time of RFP
-Criteria for evaluation is clearly defined on page no 22 of the RFP VMER format will be provided at the time of SLA. Maximum file size is 130 to 150 MB.	Proposer's signature required on MER,ECG. CTMT	Not at the time of RFP	Not at the time of RFP	Not at the time of RFP

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3 MSP will be responsible for verifying the identity of the customer undergoing medical tests and examination across modes including DCs, authorized network hospitals, and during at-home visits, using details provided by LIC. MSP to verify identity of customer through Aadharbased modes e.g. physical ID, OTP and/or face match across modes. MSP will be held liable for any damages resulting from fraud, impersonation, or other identity irregularities. Facial recognition engine extracting relevant facial features data accurately for generating a photo matching score to prevent fraud by detecting KYC manipulation attempts.	3 The MSP should have the facility of submitting the Medical Reports Online through Web Service Integration in the LIC Approved formats with lab ranges duly printed in the formats, along with seal & signature of the Authorized Doctor of the Diagnostic Centre & counter signature of the Proposer and provide the same to LIC.
Would LIC be sharing KYC details with MSP to cross validate the customer photo submitted during KYC and comparing it with the real time photo clicked, during medicals.	We can provide reports with lab ranges through webservice integration. However the format of medical reports of every diagnostic center differs from one another. Can you give us a clarity on the LIC approved format? Does LIC want the MSP only. Hand written formats will not to distribute their formats with all the medical centres?
No	LIC approved format for various Lab reports will be provided at the time of signing SLA. MSP has to provide medical reports in these formats only. Hand written formats will not be accepted.

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5 Instruction for Bid Submission : Financial Bid shall not be uploaded along with Technical Bid documents.	5 Instruction for Bid Submission Is it : Financial Bid shall not be uploaded along with Technical the Bid documents.
Is there any limitation on the file size of the document?	ok to upload both the Technical & ancial documents as separate files in w.tenderwizard.com/LIC portal? If not you clarify how to upload them arately?
Maximum file size of each document is 10 MB and multiple documents can be uploaded with the maximum size of 100 MB	Separate options are available for uploading of documents.

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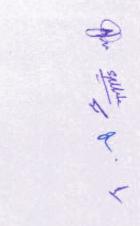
online submission of e-tender is 22nd May 2024 up to 23.59 hrs. and EMD for physical remittance in DD/PO is 24th May 2024 up to 15.00 hrs. The tender (Technical Bid) will be opened on 24th May 2024, 15.30 hrs onwards. The venue of opening of Technical Bid will be as given above. i.e. Yogakshema, West Wing, 4th Floor, Jeevan Bima Marg. Nariman Point, Mumbai-400021. The Tender documents received after 23.59 hrs on 22nd May 2024 will not be entertained and shall be rejected forthwith. Decision of the Competent Authority in this regard will be final, conclusive and binding on the bidders and the Corporation takes no responsibility for any delay whatspever for submission of tender on or after due date and time given here above.
proposal document also in the physical submission along with the EMD DD?
No



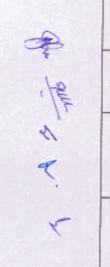
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accreditation	8 List of DCs with NABL	hom	General) Companies with	7 List of the Insurers (Life/	center no., etc	the website, toll-free no., call	6 Information regarding	roof	specialized tests under one	empanelled for conducting	Specialty hospitals	Clinical Establishments/ Multi-	Networking with Hospitals/	5 List of Tie up /	for the Zone applied for	Centers Empanelled For LIC	3 List of Diagnostic	2023-24, if finalised	23	viz., 2020-21, 2021-22 & 2022-	Reports of the last 3 years	1 Copies of Annual	Document	SI. No. Name of the	follows:	and Technical Bid are as	submitted along with Eligibility	69691 Documents to be
																									specific format for the eligibility document?		technical bid. The technical bid format is	Thoro is a montion of slinikith and
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Annexure 2 : Part B	Annexure 2: Part B
Other matters *Empanelment of new DCs will be allowed only when a Representative of the MSP is present in the Divisional jurisdiction	Procedures & Conditions The MSP shall not charge any separate fees from the customers under the terms and conditions of the agreement with the Corporation. However, charges for medical examination and special reports done at the time of revival of policies or when Premium Waiver Benefit is opted are to be collected by the MSP directly from the proposer/ proponent/policy/holder. LIC of India will not be liable to pay any charges for pre-revival/Premium Waiver Benefit cases under any circumstances
Other matters New DCs are activated for the network Empanelment of new DCs will expansion daily across the country. Does be allowed only when a the presence of a representative of the MSP is Representative of the MSP is MSP for the empanelment of a new DC present in the Divisional with divisional jurisdiction physical presence?	Does LIC communicate the pre-revival status or Premium Waiver benefit, opted by a customer with the MSP? if yes, what is the process? if no, how would MSP know the pre-revival status or Premium waiver b enefit is opted by customer? - What if the customer refuses to pay the charges for undergoing the prescribed tests What protocol is to be followed by the MSP to communicate the same to the LIC
MSP representative should be always available for any matters concerning to each Division	If the proposer opted for Premium waiver benefit in the proposal it will be indicated clearly in the CSV file intimation to the MSP. Charges of the medical reports for opting PWB has to be borne by the proposer only. Suitable intimation is sent to customer that charges are to be borne by him/her



Date of Floating the tender i.e 02.05.2024	Which date is considered as the reference date for the completion of 3 years for the company? The date of	¥ 5	2.2 (3)	Page 11 2.2 (3)	4 Octave Health Tech	
1. A Mcdical Examiner can be either empanelled with LIC or with MSP - Not with both. 2. This matter can be checked with the concerned Divisional Office.	Need clarity on - 1. What about the DC / Doctors already empanelled with both MSP and LIC? In such cases what is the way forward? 2. How will the MSP get the intelligence of whether the DC / Doctor is already empanelled with the LIC or not? 1. A Mcdical Examiner can be eithe empanelled with LIC or with MSP - Not with both. 2. This matter can be checked with the concerned Divisional Office.	Annexure 2: Parl 8. The MSP must also ensure that it does not empanel doctors, diagnostic centers, hospitals, etc. who / which are currently on the panel of the Corporation. The MSP, before empanelling the medical examiners, diagnostic centers, hospitals etc. who / which were in the services of the Corporation, must confirm from the Manager (New Business) of the concerned Divisional Office of LIC of India that they had a close.	Annexure 2: Pa	50		



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		Healthcare Pvt Ltd
Page no. 54	46 Np.	30
	Part-B Procedures and Conditions Quality control:-	Payment: 9.5.2.
Annexure – III – Risk Mitigation Structure Part A: Format for Technical Bid	Part-B Procedures and MSP shall verify the identity of the examinee and obtain of the examinee and obtain his/her colour photograph. Further, the signature of the examinee shall be obtained on all the test reports conducted by the Medical Examiner and he should duly attest confirming that the reports person.(examinee)	Payment: 9.5.2. submitted by the MSPs should be accompanied with "NO DUE Certificate" from the DCs through whom the Special Medical Reports were conducted for the month.
Is this question from Info security or Operations perspective? Please confirm	hould Reports as the start Pater. Pater when some time or the start Pater are time.	submitted by the MSPs should be accompanied with MSP basis the payment cycle agreed Invoice "NO DUE Certificate" from the DCs through whom the Special Medical Reports were conducted for the month. Invoice, Please confirm on our understanding on this point.
It is from info security and Operation perspective	be only in case of pathological reports, sign of proposer is required in the he test intimation sent by LIC wherein lease pathologist will also sign. In case of ECG and CTMT reports both hould Cardiologist and proposer will sign. In ECG and CTMT tracings, name of the proposer is must for identification purpose	It is mandatory to submit "No Due Certificate" from DCs alongwith the Invoice

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Bid Terms and Conditions:	Request for Proposal	21 6.9.1	21 6.9.1	Schedule (Point No4)
Those intending tenderer not registered on the website i.e. www.tenderwizard.com/LIC mentioned above with M/s Antares Systems Limited are required to get registered beforehand.	MSP to ensure purging of all data immediately after it is shared with LIC of India. Periodical certificate of purging of customer's private information to be submitted to LIC of India.	Documents to be submitted along with Eligibility and Technical Bid are as follows:	Documents to be submitted along with Eligibility and Technical Bid are as follows:	Schedule (Point draft Closing Date & Time No4)
Please guide an this point	Can we do periodical purging of data ic in No 6 months	As per Point No 6.9.1(2) - API Configuration, please specify the query.	As per Point No 6.9.1(2), we have to submit "Experience Certificate", please confirm if we can submit our agreement with LIC of India or other Insurer where similar kind of services being offered.	through Courier/Post.
It is mandatory to register on the website	No	Refer to Annexure VI Part 'C' on page no 70 of the RFP with regard to API Integration.	Experience Certificate from other insurer is necessary. Adequate proof to eatablish the experience on volume and the number of years is to be submitted.	Vendors may submit EMD trhough courier /Post but assure that is should reach LIC Office before 15.00 hrs on 24.05.2024, as mentioned in the RFP - Activity Schedule.



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			payable - Chart		
			and fees		
			Special Reports		
Central Office Underwriting section	Please guide who is "CUS" in this point	CUS to decide	Additional	43	
	points 1 & 4)				
	between above points mentioned in	minimum of 5 years			
	(please guide as it is contradicting	being serviced by them for a			
		Reports of all the Proponents	Criteria		
	this point be fulfilled ?	maintain the data on Medical this point be fulfilled?	Eligibility		
Necessary amendment will be issued	If data is purged periodically, how can	They are also required to	Minimum	11	
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		Tendering			
		m/LIC is a prerequisite for e-			
		http://www.tenderwizard.co			
		Bidders on the portal i.e.			
		and registration of the			
mandatory for the e-tender process		Signature Certificate (DSC)	Conditions:		
Digital Signature Certificate (DSC) is	Please guide on this point	bid Ferms and Possession of Digital	bid terms and	10	

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